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IFW 3629/6

Express Mail Label No.: ED 678 549 825 US

PTO/SB/21 (09-04)

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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

Application Number	09/677,401
Filing Date	29 September 2000
First Named Inventor	K. Jon Kem
Art Unit	3629
Examiner Name	T.D. Nguyen
Attorney Docket Number	014-040001US

ENCLOSURES (Check all that apply)			
<input checked="" type="checkbox"/> Fee Transmittal Form <input checked="" type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input checked="" type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): 1. Certificate of Express Mail 2. Return Postcard 3. Credit Card Payment form	
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Signature			
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Date	4 January 2006	Reg. No.	36,353

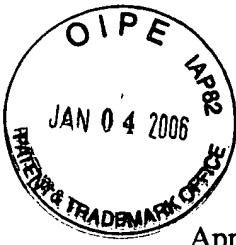
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/677,401 Confirmation No. : 3108
First Applicant : K. Jon Kern Art Unit : 3629
Filed : 29 September 2000 Examiner : T.D. Nguyen
Title : Loyalty reward program for reducing the balance of a loan obligation
Docket No. : 014-040001US
Customer No. : 33486

CERTIFICATE OF MAILING BY EXPRESS MAIL

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The undersigned hereby certifies that the attached

1. Transmittal Form (1 page);
2. Fee Transmittal (1 page) (in duplicate);
3. Petition for Extension of Time Under 37 CFR 1.136(a) (1 page);
4. Credit card payment form (1 page);
5. Amendment and Response (37 pages);
6. this Certificate of Mailing by "Express Mail" (37 CFR 1.10) (1 page); and
7. return postcard,

all relating to the above-referenced application were deposited with the United States Postal Service on 4 January 2006 as "Express Mail," using an Express Mail label having the number noted at the top of this page and addressed to the Mail Stop Amendment, Commissioner for Patents at the above address.

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